

Borrower Name: Farmer, Rebecca  
Property Address: 222 North 3rd St West Newton, PA 15089  
Servicer Name: Rushmore Loan Management, LLC  
Loan Number:

Full History		
Date	Activity By	Action Taken
03/22/2017 10:00:21 PM ET	Attorney	File Submitted
File Submi ed by Kenneth Steidl. The following documents were submi ed: Farmer (Loan #) - HAMP Request for Mortgage Assistance (RMA) (Added 03-22-2017) Farmer (Loan #) - Uniform Borrower Assistance Form (Added 03-22-2017) Farmer (Loan #) - Financial Statement (Added 03-22-2017) Farmer (Loan #) - Hardship Le er (Added 03-22-2017) Farmer (Loan #) - IRS Form 4506-T (Borrower) (Added 03-22-2017) Farmer (Loan #) - Dodd-Frank Cer fica on (Added 03-22-2017) Farmer (Loan #) - Government Monitoring Data (Added 03-22-2017) Farmer (Loan #) - Rushmore Financial Statement (Added 03-22-2017) Farmer (Loan #) - Borrower Income (Wages) - Most recent 3 months pay stubs (Added 03-22-2017) Farmer (Loan #) - Most Recent 2 Tax Returns (Added 03-22-2017) Farmer (Loan #) - Loss Mi ga on Order (Added 03-22-2017)		
03/22/2017 10:11:10 PM ET	Attorney	Borrower Docs Uploaded
Kenneth Steidl added the following documents: Farmer (Loan #7600090645) - Death Cer ficate (Added 03-22-2017) Farmer (Loan #) - Third Party Auth Request Form (Added 03-22-2017)		
03/23/2017 08:50:28 AM ET	Servicer	File Opened
File Opened by Steven Larson		
03/23/2017 09:04:29 AM ET	Servicer	Message Sent
<b>From:</b> Steven Larson <b>Message:</b> Please upload a copy of the deceased's will or the probate documents transferring his interests over to the other borrower.		
03/23/2017 01:20:06 PM ET	Servicer	Docs Incomplete Notice
<b>File Rejected by:</b> Timothy Fricke. <b>Reason:</b> Incomplete Package <b>Due Date:</b> 04-07-2017 <b>Message:</b> <ul style="list-style-type: none"> <li><b>Other:</b> see attached letter</li> </ul> Farmer (Loan #) - Farmer missing documents le er.pdf (Added 03-23-2017)		
03/29/2017 05:42:04 PM ET	Attorney	File Resubmitted
Kenneth Steidl resubmi ed file for review: <b>Reason:</b> Completed Package <b>Message:</b> Please find a ached, the requested checking statement and paystubs. <b>A ached Files:</b> Farmer (Loan #) - Checking (Added 03-29-2017) Farmer (Loan #) - Paystubs (Added 03-29-2017)		

Date	Activity By	Action Taken
03/30/2017 09:39:43 AM ET	Servicer	File Opened
File Opened by Collin Knowles		
04/19/2017 01:24:30 PM ET	Servicer	Decision Reported
Decision reported by Timothy Fricke. <b>Message:</b> Denied: Denied for incomplete package - see ached <b>A ached Files:</b> Farmer (Loan #) - Farmer denial le er.pdf (Added 04-19-2017)		
05/01/2017 04:14:30 PM ET	Attorney	Message Sent
<b>From:</b> Kenneth Steidl <b>Subject:</b> RE: Decision Reported - Denied <b>Message:</b> Hi,  Please provide an explanation of the denial as it states that the borrower was denied due to an incomplete packet. However, borrower received a request for additional documents on 3/23/17 and provided the requested documents on 3/39/17. There were not further requests for documents received. Please review the complete package which was submitted on 3/22/17 along with the additional documents which were submitted on 3/29/17 and provide an explanation of what is needed to complete the review.  If this is not addressed, I will have to file a request for status conference.  Thank you.		
05/01/2017 04:17:21 PM ET	Servicer	Message Sent
<b>From:</b> Timothy Fricke <b>Subject:</b> RE:RE: Decision Reported - Denied <b>Message:</b> We never received the complete March bank statement or pay stub from 3/17-3/31.		
05/01/2017 04:26:15 PM ET	Attorney	Message Sent
<b>From:</b> Kenneth Steidl <b>Subject:</b> RE:RE:RE: Decision Reported - Denied <b>Message:</b> Please note that the last pay stub submitted was dated 3/24/17. We provided the pay stubs on 3/29/17. At this time, the borrower had not received the paycheck for 3/17 - 3/31. The borrower can only provide what is available at the time of the request. The incomplete documents letter dated 3/23/17 requested " <b>Most recent pay stubs for the month of February until current.</b> "  The borrower fulfilled the request and no further requests were received. If additional pay stubs are needed, the borrower must receive a request for them.  Regards.		
05/02/2017 09:27:34 AM ET	Servicer	Account Change
<b>File Changed by:</b> Timothy Fricke. <b>Change(s):</b> Status changed from Decision Reported to Completed.  <b>Comment:</b> File has been submitted to underwriting for review.		
05/31/2017 10:52:20 AM ET	Servicer	Decision Reported
Decision reported by Timothy Fricke. <b>Message:</b> Approved: Trial modifica on documents a ached. Thanks, Tim. <b>A ached Files:</b> Farmer (Loan #) - Farmer trial mod docs.pdf (Added 05-31-2017)		

Date	Activity By	Action Taken
05/31/2017 10:53:16 AM ET	Servicer	Message Sent
<b>From:</b> Timothy Fricke <b>Message:</b> The first trial payment is not due until 7/1 but if the signed documents and first payment are returned before 6/30 then we can waive the certified funds requirement. Please let me know if you have any questions. Thanks, Tim.		
06/22/2017 02:59:58 PM ET	Servicer	Message Sent
<b>From:</b> Timothy Fricke <b>Subject:</b> RE: Message Sent <b>Message:</b> Checking in for status of the signed docs & first payment. Please advise. Thanks, Tim.		
06/26/2017 01:28:31 PM ET	Servicer	Message Sent
<b>From:</b> Timothy Fricke <b>Message:</b> Checking in for status of the signed docs & first payment. Again, if the first payment is received by 6/30 we can waive the certified funds requirement. The signed docs were due back on 6/14. Please advise ASAP. Thanks, Tim.		
06/27/2017 12:45:23 PM ET	Servicer	Message Sent
<b>From:</b> Timothy Fricke <b>Message:</b> Checking in for status of the signed docs & first payment. Again, if the first payment is received by 6/30 we can waive the certified funds requirement. The signed docs were due back on 6/14. Please advise ASAP. Thanks, Tim.		
06/28/2017 01:08:45 PM ET	Servicer	Message Sent
<b>From:</b> Timothy Fricke <b>Message:</b> Please advise status ASAP or I will have to decline this out. Thanks, Tim.		
06/28/2017 06:02:06 PM ET	Attorney	Message Sent
<b>From:</b> Kenneth Steidl <b>Subject:</b> RE: Message Sent <b>Message:</b> Hi Tim,  Can you advise on the process to object to the Trial Modification Agreement? In reviewing the agreement, it appears that there are some discrepancies in the amounts listed on page 1 showing the total plan arrears. Line item number 1 states that the total of \$22,799.05 is for unpaid monthly payments from February 1, 2015 through June 1, 2017. However, our records show that the trustee distributed payments in May and April of 2017 prior to the date of the agreement. This raises concern that the principal balance listed is not correct. In addition, can you provide an explanation or break down for the corporate advances?  Thank you.		
06/28/2017 06:03:50 PM ET	Attorney	Message Sent
<b>From:</b> Kenneth Steidl <b>Subject:</b> Order of Court Extending LMP <b>Message:</b> Please see Order of Court Extending LMP to August 16, 2017.  <b>Attached Files:</b> Farmer (Loan #) - Order Extending LMP (Added 06-28-2017)		
06/28/2017 06:04:09 PM ET	Attorney	Account Change

Date

Activity By

Action Taken

**File Changed by:** Kenneth Steidl.**Change(s):**

Date Loss Mitigation Period Expires changed from 05/30/2017 to 08/16/2017.

06/29/2017 10:20:42 AM ET

Servicer

Message Sent

**From:** Timothy Fricke**Subject:** RE:RE: Message Sent**Message:**

There is no objection process on an approved stip plan. You accept it or reject it. We received payments MAR-MAY and they were applied to the loan. I have requested a breakdown of the corporate advances and will provide upon receipt.

06/30/2017 12:59:24 PM ET

Servicer

Message Sent

**From:** Timothy Fricke**Subject:** RE: Account Change**Message:**

Please see a ached corporate advance breakdown.

**A ached Files:**

Farmer (Loan #) - JFIGS Report - 7600090645.pdf (Added 06-30-2017)

07/14/2017 04:27:01 PM ET

Servicer

Message Sent

**From:** Timothy Fricke**Message:**

What is the status? Are you going to accept the trial plan or not? The signed docs were due 6/14 and the first payment 7/1. Please advise ASAP.

07/21/2017 03:24:25 PM ET

Servicer

Message Sent

**From:** Timothy Fricke**Message:**

What is the status? Are you going to accept the trial plan or not? The signed docs were due 6/14 and the first payment 7/1. Please advise ASAP.

07/27/2017 05:15:18 PM ET

Servicer

Message Sent

**From:** Timothy Fricke**Message:**

Please see a ached denial le er. I am closing out this file. Thanks, Tim.

**A ached Files:**

Farmer (Loan #) - LOSS MITIGATION\_LM321 TP Fail-Fail to Return Agrmts.pdf (Added 07-27-2017)

07/27/2017 05:15:41 PM ET

Servicer

Closed/Final Result

**File Closed by:** Timothy Fricke.**Final Result:** No Workout.**Message:**

Borrower failed to return signed final modification documents.

08/21/2017 03:15:46 PM ET

Attorney

Message Sent

Date

Activity By

Action Taken

**From:** Kenneth Steidl**Message:**

Please see a ached Amended Mo on for Status Conference and Order of Court dated August 18, 2017.

Regards.

**Attached Files:**

Farmer (Loan #) - Mo on (Added 08-21-2017)

Farmer (Loan #) - Order of Court (Added 08-21-2017)

08/21/2017 04:44:48 PM ET

Attorney

Account Change

**File Changed by:** Kenneth Steidl.**Change(s):**

Date Loss Mitigation Period Expires changed from 08/16/2017 to 09/06/2017.

09/06/2017 04:03:39 PM ET

Attorney

Message Sent

**From:** Kenneth Steidl**Subject:** Clarification Needed**Message:**

Hi Tim,

Following today's Status Conference, Judge Taddonio instructed that we are to reach out on the Portal and outline/detail the concerns that we have regarding the trial modification:

i. The trial modification as current proposed does not credit the payments made by the Debtor, through the Chapter 13 Trustee, during the course of the plan term to date. Those principal and interest payments now total \$1,765.44 and are not reflected in the proposed modification.

ii. The trial modification includes late charges of \$318.64 with no references as to whether or not these are charges that were assessed prior to case filing or since the case has been filed.

iii. The trial modification lists corporate advances that total \$5,642.11. A provided breakdown of these advances seems to indicate that the property inspections are occurring on a monthly basis with a charge of \$346.50. There is also a charge for "escrow" totaling \$262.50 which is in addition to the tax advances of \$4,185.28. Debtor does not understand why there are separate entries and what comprises the "escrow" totaling \$262.50. Also, the Debtor's mortgage is escrowed for both taxes and insurance. Yet, the corporate advances list three times that hazard insurance was forced placed on the residence. Debtor believes that her mortgage escrow has been in place for an extended period of time. Therefore, with the mortgage company maintaining her homeowner's insurance, there should never have been a need to force place hazard insurance.

iv. The filed Proof of Claim shows a total monthly mortgage payment of \$661.80. The proposed trial modification shows that the trial payments for three months should total \$1,985.40 per month. This is three times the current monthly payment amount. The Debtor questions how this trial payment could possibly be proposed in good faith.

v. There are issues with alleged balance owed on the mortgage loan:

1. The mortgage foreclosure judgment shows a total debt owed of \$19,329.12.
2. The filed proof of claim shows a total debt balance of \$28,798.65.
3. The trial modification indicates a total debt balance prior to modification of \$27,939.21.
4. The Debtor does not understand this total lack of numerical consistency.

At the hearing today, the judge continued the loss mitigation program for this client. As soon as the order has been entered with the new deadlines, we will upload a copy of the order. We request that you reopen this file while the loss mitigation is pending.

Please provide answers to the inquiries listed above within 15 days. Without this information, it is impossible for me to instruct my debtor on whether or not she should accept this trial modification.

Thank you.

09/06/2017 04:09:34 PM ET

Servicer

Message Sent

**From:** Timothy Fricke**Subject:** RE: Clarification Needed**Message:**

These questions need to be directed to our attorney. Thanks, Tim.

Date	Activity By	Action Taken
09/06/2017 05:21:48 PM ET	Attorney	Message Sent
<b>From:</b> Kenneth Steidl <b>Subject:</b> RE:RE: Clarification Needed <b>Message:</b> These concerns have been directed to the counsel of record for the mortgage lender. We have yet to receive a response. Following the very clear directives that we received in court this morning, we were instructed to place our concerns on the portal. Perhaps you could also forward these concerns to your counsel.		
09/12/2017 04:50:51 PM ET	Attorney	Message Sent
<b>From:</b> Kenneth Steidl <b>Message:</b> Please see a ached Order to Show Cause Against Rushmore Loan Management Services.  Regards.  <b>A ached Files:</b> Farmer (Loan #) - Order of Court Update 1 (Added 09-12-2017)		
09/12/2017 05:01:45 PM ET	Attorney	Message Sent
<b>From:</b> Kenneth Steidl <b>Message:</b> Please see below Text Order from the Court: <div>             TEXT ORDER: On September 6, 2017, a status hearing was held on the Motion to Extend the Loss Mitigation Period [Dkt. No. 33]. AND NOW, this 7th day of September 2017, it is hereby ORDERED that: (1) ON OR BEFORE SEPTEMBER 13, 2017, THE DEBTOR SHALL IDENTIFY COMMUNICATION ISSUES WITH RESPECT TO THE TRIAL MODIFICATION TO THE EXTENT ANY EXIST THROUGH THE LOSS MITIGATION PORTAL TO RUSHMORE LOAN SERVICES. (2) THE LOSS MITIGATION PERIOD IS EXTENDED THROUGH 10/4/17, (3) A CONTINUED HEARING WILL BE HELD ON OCTOBER 4, 2017 AT 10 AM IN COURTROOM A 54TH FLOOR, U.S. STEEL TOWER, 600 GRANT STREET, PITTSBURGH, PA 15219. Judge Taddonio Order Signed on 9/7/2017. (RE: related document(s): [33] Extend the Period for Loss Mitigation Local Form 42 filed by Debtor Rebecca J. Farmer). Hearing scheduled for 10/4/2017 at 10:00 AM at p01 Courtroom A, 54th Floor, U.S. Steel Tower, Pittsburgh. (hthu)           </div> Regards.		
09/18/2017 05:47:26 PM ET	Attorney	Message Sent
<b>From:</b> Kenneth Steidl <b>Message:</b> Please re-open the file as loss mitigation has been extended and is pending. We can not update the expiration date until the file is re-opened.  Thank you.		
09/19/2017 12:59:37 PM ET	Servicer	Message Sent
<b>From:</b> Steven Larson <b>Message:</b> I will re-open the portal but the modification remains denied since the offer was not accepted.		
09/19/2017 12:59:52 PM ET	Servicer	Account Change
<b>File Changed by:</b> Steven Larson. <b>Change(s):</b> Status changed from Closed to Open.		
09/19/2017 01:00:21 PM ET	Servicer	Decision Reported

Date

Activity By

Action Taken

Decision reported by Steven Larson.

**Message:** Denied: Borrower did not accept offered modification.

09/21/2017 11:53:37 AM ET

Attorney

Account Change

**File Changed by:** Kenneth Steidl.**Change(s):**

Date Loss Mitigation Period Expires changed from 09/06/2017 to 10/04/2017.

09/21/2017 02:05:42 PM ET

Attorney

Message Sent

**From:** Kenneth Steidl**Message:**

Hi,

Please note that our questions regarding the loan modification information previously submitted on 9.6.17 remain unanswered and we need an answer before the status hearing on 10.4.17

Thank you.

09/28/2017 09:41:29 AM ET

Attorney

Message Sent

**From:** Kenneth Steidl**Message:**

Please provide an update on our concerns that were addressed on 9.6.17.

Thank you.

09/28/2017 12:58:48 PM ET

Servicer

Message Sent

**From:** Timothy Fricke**Subject:** RE: Message Sent**Message:**

1. All payments received have been posted to the loan. A payment history has been requested and will be forwarded upon receipt.
2. No late fees are assessed once a bankruptcy is filed. The last one on this loan is from December 2016 before the borrower filed.
3. The corporate advance breakdown previously provided is attached. The \$262.50 is clearly labeled as MI/PMI and not taxes or hazard insurance. The three times hazard insurance were force placed (10/3/16, 9/23/15, and 9/17/10) were due to lapses in coverage. Once proof of current insurance was provided the force placed insurance was discontinued. With regards to the inspection charges, when a loan is delinquent we send someone out every month to ensure that the property is still occupied & being kept up so as to protect our collateral.
4. The trial payment amount was \$845.00 which was clearly stated in the documents (see attached).
5. I cannot speak to what was filed by the foreclosure/bankruptcy attorneys. I do not know how their figures were determined.

We are currently reviewing the file for a possible refresh on the modification terms. I have no further details at this time but will provide them as soon as they are made available to me. Thanks, Tim.

**Attached Files:**

Farmer (Loan #) - Farmer's payments.pdf (Added 09-28-2017)

Farmer (Loan #) - Farmer corporate advance breakdown.pdf (Added 09-28-2017)

09/28/2017 04:38:44 PM ET

Attorney

Message Sent

**From:** Kenneth Steidl**Subject:** RE:RE: Message Sent**Message:**

Please advise of the different amounts of the trial modification payments. There is an amount of \$1985.40 for 3 months in the trial modification agreement, but it was stated the trial payment is \$845 for 3 months. Please explain the discrepancy.

Thank you.

09/28/2017 04:42:27 PM ET

Servicer

Message Sent

Date

Activity By

Action Taken

**From:** Timothy Fricke**Subject:** RE:RE:RE: Message Sent**Message:**

There is only one trial payment amount. It is clearly stated in the documents as I showed in the attachment to the previous message.

09/28/2017 05:11:12 PM ET

Servicer

Message Sent

**From:** Timothy Fricke**Message:**

The amount you are referring to (see ached) is detailing regular payments that would come due during the trial period and therefore not included in the arrearage detailed above that paragraph at the me the documents were drafted. That is not what was to be paid during the trial period. I hope that clears up your confusion. Thanks, Tim.

**A ached Files:**

Farmer (Loan #) - Farmer s p docs.pdf (Added 09-28-2017)

10/02/2017 10:09:51 AM ET

Attorney

Message Sent

**From:** Kenneth Steidl**Subject:** RE: Message Sent**Message:**

Please clarify the amount that is supposed to be paid for the trial period.

Thank you.

10/02/2017 10:37:16 AM ET

Servicer

Message Sent

**From:** Timothy Fricke**Subject:** RE:RE: Message Sent**Message:**

Please refer to my previous message:

"The trial payment amount was \$845.00 which was clearly stated in the documents."

10/02/2017 10:38:20 AM ET

Servicer

Message Sent

**From:** Timothy Fricke**Subject:** RE:RE:RE: Message Sent**Message:**

And that was for the trial period of July, August, and September.